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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/749,597
		Filing Date	December 28, 2000
		First Named Inventor	Ravi Ganesan
		First Named Attorney Unit	3691
Examiner Name	Lalita M. Hamilton	Attorney Docket Number	23952-0126
Sheet	1	of	2

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US-5,984,180	11-16-1999	Albrecht	
		US-6,064,981	05-16-2000	Barni et al.	
		US-2002/0073049	06-13-2002	Dutta	
		US-2002/0152162	10-17-2002	Eda et al.	
		US-6,085,172	07-04-2000	Junger	
		US-2001/0037290	11-01-2001	Lai	
		US-7,089,208	08-08-2006	Levchin et al.	
		US-6,343,738	02-05-2002	Ogilvie	
		US-6,260,024	07-10-2001	Shkedy	
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		US-5,717,989	02-10-1998	Tozzoli et al.	
		US-6,151,588	11-21-2000	Tozzoli et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>2</sup> (if known)				
		JP02002041909A	02-08-2002	Takahashi		
Examiner Signature				Date Considered		

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<sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)			<b>Complete if Known</b>		
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Sheet	2	of	2	Attorney Docket Number	23952-0126

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Person-To-Anywhere Payments are Here With Citibank's C2it," Credit Card News (November 15, 2000).	
		"You've Got Money!" Bank Technology News (June 2000) Vol. 13, No. 6, p.1.	
		"Sparks.com, Web's Largest Greeting Card Store has Perfect Greeting for the Holidays; With Huge Selection, Online Retailer Carries More Cards Than Ten Drugstores," Business Wire (December 10, 1998).	
		"Card wars result in some bitter messages," Financial Times (December 28, 1998).	
		"Iconomy Lands Agreement with Lucidity; Provides Lucidity with Gifts for Outline Shoppers," Business Wire (December 22, 1999).	
		Greenberg, I., "A fistful of Flooz," U.S. News & World Report, Vol. 126, on. 17 (May 3, 1999).	
		GiveAnything.com, November 27, 1999 [retrieved May 29, 2002] <URL:www.giveanything.com>	
		Giftpro.com, December 3, 1998 [retrieved May 29, 2002] <URL:www.giftpro.com>	
		U.S. Provisional Application No. 60/206,618, filed May 24, 2000, entitled "Method and System for Secured Web-Based Escrowed Transactions."	
		U.S. Provisional Application No. 60/184,692, filed February 24, 2000, entitled "Method and System for Secured Web-Based Escrowed Transactions."	
		Disclosure Under 37 C.F.R. § 1.56 dated October 11, 2007.	

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